

United States Bankruptcy Court
Southern District of New York

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): KAPOOR, VIPAL		Name of Joint Debtor (Spouse) (Last, First, Middle):																																																																			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																																																																			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-3169		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)																																																																			
Street Address of Debtor (No. and Street, City, and State): Business Add. 1149 Broadway Third floor New York, NY		Street Address of Joint Debtor (No. and Street, City, and State):																																																																			
ZIP Code 10001		ZIP Code																																																																			
County of Residence or of the Principal Place of Business: New York		County of Residence or of the Principal Place of Business:																																																																			
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																																																																			
ZIP Code		ZIP Code																																																																			
Location of Principal Assets of Business Debtor (if different from street address above):		Assets of the wholly owned company Universal Sports Company in Georgia 5317 Buford Highway, North East, Doraville 30340																																																																			
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other																																																																			
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		TAX-EXEMPT ENTITY (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																																																																			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																																																			
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																																																					
Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> <td></td> </tr> </table> Estimated Assets <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table> Estimated Liabilities <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000		<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion																	
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THIS SPACE IS FOR COURT USE ONLY																																																																					

B1 (Official Form 1)(04/13)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): KAPOOR, VIPAL
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition. X		Signature of Attorney for Debtor(s) _____ (Date) _____
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. 		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <ul style="list-style-type: none"> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <hr/> <p>(Name of landlord that obtained judgment)</p> <hr/> <p>(Address of landlord)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). 		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): KAPOOR, VIPAL
Signatures		
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ VIPAL KAPOOR Signature of Debtor VIPAL KAPOOR</p> <p>X Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) April 29, 2013 Date</p> <p>Signature of Attorney*</p> <p>X /s/ Karamvir Dahiya Signature of Attorney for Debtor(s) Karamvir Dahiya kd9738 Printed Name of Attorney for Debtor(s) Dahiya Law Offices LLC Firm Name 75 Maiden Lane Suite 506 New York, NY 10038 Address Email: karam@bankruptcypundit.com 212 766 8000 Fax: 212 766 8001 Telephone Number April 29, 2013 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p> <p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>		
<p>Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X Signature of Foreign Representative Printed Name of Foreign Representative Date</p> <p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address X Date Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.</i></p>		

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Southern District of New York

In re **VIPAL KAPOOR**

Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	Credit Card		671.00
American Honda Finance 1235 Old Alpharetta Rd Alpharetta, GA 30005	American Honda Finance 1235 Old Alpharetta Rd Alpharetta, GA 30005	Automobile		12,138.00 (Unknown secured)
Bank Of America Attn: Bankruptcy NC4-105-0314 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-0314 Po Box 26012 Greensboro, NC 27410	Charge Account		9,846.00
Billion International c/o Bryon Chung, APC 5670 Wilshire Blvd Suite 1800 Los Angeles, CA 90036	Billion International c/o Bryon Chung, APC 5670 Wilshire Blvd Suite 1800 Los Angeles, CA 90036		Disputed	Unknown
Billion International c/o Bin Li 17800 Castleton Suite 605 Rowland Heights, CA 91748	Billion International c/o Bin Li 17800 Castleton Suite 605 Rowland Heights, CA 91748		Disputed	Unknown
Billion International Trading, c/o Bin Li 17800 Castleton St. Ste. 605 Rowland Heights, CA 91748	Billion International Trading, c/o Bin Li 17800 Castleton St. Ste. 605 Rowland Heights, CA 91748		Disputed	Unknown
Bk Of Amer Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	Bk Of Amer Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	Real Estate Mortgage		Unknown
Bk Of Amer Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	Bk Of Amer Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	Real Estate Mortgage		212,830.00 (Unknown secured)

B4 (Official Form 4) (12/07) - Cont.

In re **VIPAL KAPOOR**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130	Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130	Charge Account		8,158.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit Card		3,705.00
Dsnb Macys 9111 Duke Blvd Mason, OH 45040	Dsnb Macys 9111 Duke Blvd Mason, OH 45040	Charge Account		61.00
Tdrcs/rooms To Go 1000 Macarthur Blvd Mahwah, NJ 07430	Tdrcs/rooms To Go 1000 Macarthur Blvd Mahwah, NJ 07430	Charge Account		1,000.00

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **VIPAL KAPOOR**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date April 29, 2013
 Signature /s/ VIPAL KAPOOR
VIPAL KAPOOR
 Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
 18 U.S.C. §§ 152 and 3571.

AMERICAN EXPRESS
PO BOX 3001
16 GENERAL WARREN BLVD
MALVERN, PA 19355

AMERICAN EXPRESS
PO BOX 3001
16 GENERAL WARREN BLVD
MALVERN, PA 19355

AMERICAN HONDA FINANCE
1235 OLD ALPHARETTA RD
ALPHARETTA, GA 30005

AMERICAN HONDA FINANCE
PO BOX 168088
IRVING, TX 75016

AMEX DSNB
9111 DUKE BLVD
MASON, OH 45040

BANK OF AMERICA
ATTN: BANKRUPTCY NC4-105-0314
PO BOX 26012
GREENSBORO, NC 27410

BANK OF AMERICA
4060 OGLETON/STANTON RD
NEWARK, DE 19713

BILLION INTERNATIONAL
C/O BRYON CHUNG, APC
5670 WILSHIRE BLVD SUITE 1800
LOS ANGELES, CA 90036

BILLION INTERNATIONAL
C/O BIN LI
17800 CASTLETON SUITE 605
ROWLAND HEIGHTS, CA 91748

BILLION INTERNATIONAL TRADING,
C/O BIN LI
17800 CASTLETON ST. STE. 605
ROWLAND HEIGHTS, CA 91748

BK OF AMER
ATTN: CORRESPONDENCE UNIT/CA6-919-02-41
PO BOX 5170
SIMI VALLEY, CA 93062

BK OF AMER
ATTN: CORRESPONDENCE UNIT/CA6-919-02-41
PO BOX 5170
SIMI VALLEY, CA 93062

BMW FINANCIAL SERVICES
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 3608
DUBLIN, OH 43016

CAPITAL 1 BANK
ATTN: BANKRUPTCY DEPT.
PO BOX 30285
SALT LAKE CITY, UT 84130

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE MHT BK
ATTN:BANKRUPTCY DEPT
PO BOX 15298
WILMINGTON, DE 19850

CHASE MHT BK
ATTN:BANKRUPTCY DEPT
PO BOX 15298
WILMINGTON, DE 19850

CHASE MHT BK
ATTN:BANKRUPTCY DEPT
PO BOX 15298
WILMINGTON, DE 19850

CHASE/CC
PO BOX 15298
WILMINGTON, DE 19850

CITIBANK USA
CITICORP CREDIT SERVICES/ATTN:CENTRALIZE
PO BOX 20507
KANSAS CITY, MO 64195

COMENITY BANK/DRESS BARN
ATTENTION: BANKRUPTCY
P.O. BOX 182686
COLUMBUS, OH 43218

COMENITY BANK/VALUE CITY FURNITURE
ATTN: BANKRUPTCY
PO BOX 182686
COLUMBUS, OH 43218

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DSNB MACYS
9111 DUKE BLVD
MASON, OH 45040

DSNB MACYS
9111 DUKE BLVD
MASON, OH 45040

EXPRESS/COMENITY BANK
ATTENTION: BANKRUPTCY DEPT
PO BOX 182686
COLUMBUS, OH 43218

GECRB/PC RICHARD
ATTN: BANKRUPTCY
PO BOX 103104
ROSWELL, GA 30076

GECRB/SLEEPYS
C/O PO BOX 965036
ORLANDO, FL 32896

GMAC MORTGAGE
PO BOX 4622
WATERLOO, IA 50704

HSBC BANK
PO BOX 5253
CAROL STREAM, IL 60197

HSBC BANK
PO BOX 30253
SALT LAKE CITY, UT 84130

SEARS/CBNA
PO BOX 6282
SIOUX FALLS, SD 57117

TDRCS/ROOMS TO GO
1000 MACARTHUR BLVD
MAHWAH, NJ 07430

UNVL/CITI
ATTN.: CENTRALIZED BANKRUPTCY
PO BOX 20507
KANSAS CITY, MO 64195

WFS FINANCIAL/WACHOVIA DEALER SERVICES
PO BOX 3569
RANCHO CUCAMONGA, CA 91729

WFS FINANCIAL/WACHOVIA DEALER SRVS
PO BOX 3569
RANCHO CUCAMONGA, CA 91729